Prepared by: Morris & Associates 2309 Oliver Road Monroe, Louisiana 71201 Telephone: 318-330-9020 Sean A. Southern Bar# 103043

Return To:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020

SUBSTITUTION OF TRUSTEE

Lot 428, Sec C, Lake Forest S/D, in Sec 25, T1S, R9W, Plat Book 12, Page 5, DeSoto County, MS

STATE OF MISSISSIPPI COUNTY OF DeSoto

Grantor: Federal National Mortgage Association 2309 Oliver Road Monroe LA 71201 318-330-9020

Grantee: Sean A. Southern 2309 Oliver Road Monroe LA 71201 318-330-9020

WHEREAS, on the 19th day of January, 2006 and acknowledged on the 19th day of January, 2006, Jeffrey Dettelbach and Grace M. Dettelbach, husband and wife executed a Deed of Trust to Robert H. Griffith, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. as nominee of Irwin Mortgage Corporation beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2399 at Page 171; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Sean A. Southern, as Trustee, the said Sean A. Southern, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee s Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee s Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

| IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this |
|---|
| Federal National Mortgage Association by Seterus Inc its attorney-in-fact |
| \sim |
| BY: Susan Humphrey Loan Administration AVP |
| STATE OF UNITON COUNTY OF WASHINGTON |
| COUNTY OF WASHINGTON |
| PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, SUSAN FLUMP 4AC known personally to me to be or satisfactorily proved to me to be the LAAN AOMINATION for the within named Federal National Mortgage Association Seterus Inc its attorney-in-fact and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first dulp authorized so to do. |
| and deed for the purposes therein mentioned, having been first duly authorized so to do. WITNESS my signature and official seal on this, the 18 day of 15cpk bed, 2014 NOTARY PUBLIC |
| MY COMMISSION EXPIRES: |

OFFICIAL SEAL
ALMETA LEE JEFFERSON
NOTARY PUBLIC - OREGON
COMMISSION NO. 452387
MY COMMISSION EXPIRES SEPTEMBER 19, 2014

2011-076340

Washington County, Gregon 2011 10/31/2011 02:15:55 PM C-PA Cnt=1 Stn=2 5 AKINS \$10.00 \$5.00 \$11.00 \$15.00 - Total = \$41.00

Record and Return to: Seterus, Inc.
Title Services Department
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

LIMITED POWER OF ATTORNEY

FROM: Federal National Mortgage Association

TO: SETERUS, INC

LIMITED POWER OF ATTORNEY

Federal National Mortgage Association, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 13150 Worldgate Drive, Hemdon, Virginia 20170, constitute and appoints Seterus Inc. 8501 IBM Drive, Building 201 #2DD188, Charlotte, North Carolina 28262 (headquarters), a Corporation organized and existing under the laws of the state of Delaware, its true and lawful Attorney-in-Pact, and in its name, place, and stead and for its use and benefits, to execute, endorse, and acknowledge all documents customarily and reasonably necessary and automorphies for: appropriate for:

- the release of a borrower from personal liability under the mortgage or deed of trust following an approved transfer of ownership of the security property; 1. the reis
- 2. the full satisfaction or release of a mortgage or the request to a trustee for a full reconveyance of a deed of trust;
- 3. the partial release or discharge of a mortgage or the request to a trustee for a partial reconveyance or discharge of a deed of
- 4. the modification or extension of a mortgage or deed of trust;
- 5. the subordination of the lien of a mortgage or deed of trust;
- the completion, termination, cancellation, or rescission of foreclosure relating to a mortgage or deed of trust, including (but not limited to) the following actions:
 - the appointment of a successor or substitute trustee under a deed of trust, in accordance with state law and the

- deed of trust;
 the issuance of a statement of breach or nonperformance;
 the issuance or cancellation or rescission of notices of default;
 the essuance or rescission of notices of sale; and
 the cancellation or rescission of notices of sale; and
 the issuance of such other documents as may be necessary under the terms of the mortgage, deed of trust, or state
 the issuance of such other documents as may be necessary under the terms of the mortgage, deed of trust, or state
 law to expeditiously complete said transactions, including, but not limited to, assignments or endorsements of
 mortgages, deeds of trust, or promissory notes to convey title from Fannie Mae to the Attorney-in-Fact under this
 Limited Power of Attorney;
- the conveyance of properties to the Federal Housing Administration (FHA), the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), the Rural Housing Service (RHS), or a state or private mortgage insurer; and
- the assignment or endorsement of mortgages, deeds of trust, or promissory notes to the Federal Housing Administration (FHA), the Department of Housing and Urban Development (HUD), the Department of Veterans Affairs (VA), the Rural Housing Service (RHS), a state or private mortgage insurer, or Mortgage Electronic Registration System (MERSTM).

The undersigned gives to said Attorney-in-Pact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary, and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all said Attorney-in-Fact shall lawfully do or cause to be done by authority bereof.

Third parties without actual notice may rely upon the power granted under this Limited Power of Attorney upon the exercise of such power of the Attorney-in-Fact that all conditions precedent to such exercise of power has been satisfied and that this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 12^{α} day of September, 2011.

al Mortgage Association

Muharal

Asst. Vice President

Shanicka Singleton

Assistant Secretary

STATE OF VIRGINIA COUNTY OF FAIRFAX

The foregoing instrument was acknowledged before me, a notary public commissioned in Fairfax County, Virginia this 12th day of September, 2011 by Barbara Custiman, Assistant Vice President, and Shanicka Singleton, Assistant Secretary of Federal National Mortgan Association, a United States Corporation, on behalf of the corporation.

Notary Public: Francisco Nicco-Annan My Commission Expires: 02/28/2015

Prancisco Nicco-Annan NOTARY PUBLIC Forcedonweith of Vitgman Reg. #7387255 My Commission Expires 2/28/2015